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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2002, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies declined by six from 320 to 314. Three banks merged into other Missouri state-chartered banks. Two banks merged into out-of-state institutions. One state bank converted to a national charter. One non-deposit trust company merged into a federal savings bank, and one non-deposit trust company was dissolved. Two new bank charters were granted.

Assets in state-chartered banks totaled \$43.9 billion on June 30, 2002, an increase of 10.2 percent from one year earlier. Deposits were \$36.1 billion, up 9.6 percent.

Total loans were \$30.4 billion on June 30, 2002, up 9.4 percent.

The equity capital ratio increased to 9.56 percent. Primary capital, which includes the allowance for loan and lease losses, was also up, to 10.42 percent.

Missouri banks continue to achieve solid earnings. Return on assets among state-chartered banks was 1.17 percent compared to 1.13 percent in June 2001.

D. Eric McClure
Acting Commissioner

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2002**

THOUSANDS OF DOLLARS	304 BANKS 06/30/2002	308 BANKS 06/30/2001	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$30,412,314	\$27,811,574	\$2,600,740	9.4%
Allowance for Loan Losses	423,193	380,661	42,532	11.2%
Total Assets	43,911,312	39,862,176	4,049,136	10.2%
LIABILITIES				
Total Deposits	36,100,725	32,949,842	3,150,883	9.6%
Total Equity Capital	4,195,866	3,733,971	461,895	12.4%

OPERATING RATIOS	06/30/2002	06/30/2001	CHANGE
Equity Capital/Assets	9.56%	9.37%	0.19%
Tangible Equity Capital/Assets	8.97%	8.91%	0.06%
Capital and Allowance for Loan Losses/Assets	10.42%	10.22%	0.20%
Total Loans/Assets	69.26%	69.77%	-0.51%
Allowance for Loan Losses/Loans	1.39%	1.37%	0.02%
Return on Assets	1.17%	1.13%	0.04%

NOTES:

2001 does not include twelve nondeposit trust companies.
2002 does not include ten nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2002**

MILLIONS OF DOLLARS	06/30/2002			06/30/2001	
	304 STATE BANKS	46 NATIONAL BANKS	350 ALL BANKS	354 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	1,519	1,480	2,999	3,091	-3.0%
Investment Securities	9,129	7,782	16,911	14,003	20.8%
Total Loans and Leases	30,412	15,386	45,798	43,455	5.4%
Less: Reserves	423	246	669	723	-7.5%
Federal Funds Sold	1,048	589	1,637	2,511	-34.8%
Fixed Assets	883	666	1,549	1,408	10.0%
Other Real Estate	75	29	104	91	14.3%
Intangible Assets	281	122	403	332	21.4%
Other assets	987	522	1,509	1,675	-9.9%
TOTAL ASSETS	\$43,911	\$26,330	\$70,241	\$65,843	6.7%
LIABILITIES					
Total Deposits	36,101	20,330	56,431	53,169	6.1%
Deposits over 100M	4,564	1,396	5,960	5,761	3.5%
Brokered Deposits	519	42	561	466	20.4%
Federal Funds Purchased	1,237	1,954	3,191	2,927	9.0%
Other liabilities	2,377	1,725	4,102	3,770	8.8%
Total Equity Capital	4,196	2,321	6,517	5,977	9.0%
TOTAL LIABILITIES	\$43,911	\$26,330	\$70,241	\$65,843	6.7%
EARNINGS					
Interest Income	1,313	692	2,005	2,350	-14.7%
Interest Expense	513	224	737	1,171	-37.1%
Net Interest Income	800	468	1,268	1,179	7.5%
Provision for Loan Losses	49	27	76	75	1.3%
Net Income	254	166	420	390	7.7%
Cash Dividends	130	116	246	226	8.8%
Net Loan Losses	32	21	53	55	-3.6%